

Name: **Faith Phillips**

Attribute this submission to: **Faith Phillips**

Organization (if applicable): **N/A**

Title of Hearing: **Hearing on Responding to Long-Term Unemployment**

My name is Faith Phillips, I am 35 years old and I have been unemployed since December, 2007. I was a licensed title insurance settlement agent and have been my entire adult life. I was laid off because the company I was working for had begun to downsize due to the failing economy. This company eventually closed its doors for good.

In the midst of searching for work, my husband was laid off from his job due to downsizing. This company eventually closed its doors for good as well. This left us in a very bad financial situation as we were both unemployed at the same time and there were very few jobs to choose from.

This led to the foreclosure of our very first home which we are in the midst of negotiating with the lender for a short-sale. We are being sued by our homeowner's association because we have been unable to pay our association fees. We have countless collection agencies calling and hounding us for money that we don't have and we can barely afford groceries.

My husband finally found a job in September, 2009 but to our dismay, several months later, he was forced to take a pay cut due to the failing economy.

So, at this point, there is only one income coming into our house which is now significantly less than it was when my husband started his position. The cost of living is rising and paychecks are decreasing. I can not find any work and have been applying to every store, fast-food restaurant, company, etc. that I can think of.

We can't apply for government assistance or food stamps because my husband has a job and according to them, "We make too much money." Well, we'll see about that when you are passing us by on the street. Oh, yeah, we'll be the ones living in a cardboard box!!!

You have no idea how much it would help if additional unemployment benefits were given to those of us who have already exhausted our 99 weeks. Don't you want to see the economy improve? Extend unemployment benefits for those of us who have nowhere left to go but downward.